



**FOR IMMEDIATE RELEASE**  
**November 10, 2016**

**Contact: Amanda Saveikonis**  
**(850) 626-5370**

**Santa Rosa Medical Center offers free Health Insurance Marketplace application assistance**

**Milton, FL** – Santa Rosa Medical Center is once again offering free assistance to anyone needing help comparing plans or filling-out an application on the Health Insurance Marketplace during Open Enrollment, November 1 – January 31, 2017. Appointments may be made with the hospital’s certified assisters by calling 850-626-5083, or can be scheduled online by visiting [www.srmcfl.com/health-insurance-marketplace](http://www.srmcfl.com/health-insurance-marketplace).

This year’s Open Enrollment marks the fourth annual campaign to extend healthcare coverage to citizens who would otherwise be uninsured since The Affordable Care Act (ACA) was passed in 2010. More than 13 million people enrolled in Marketplace plans for 2016.

News of several large insurers either reducing their participation in the upcoming Marketplace, or exiting it altogether, has spurred concern about rising premiums (monthly fees) and higher deductibles (predetermined amounts of healthcare expense an individual pays before health plan coverage “kicks in”.)

However, Kaiser Health News (KHN) reports the majority of enrollees will be insulated from premium increases, since eight in 10 receive subsidies based on income/household size. (As premiums rise, subsidies increase.) KHN also projects any changes to premiums or deductibles will vary widely state-to-state, and in some instances, even county-to-county, since the number of insurers in each location influences competitive pricing, and insurers continuously enter-and-exit different markets.

“There are always questions concerning changes to premiums, deductibles and out-of-pocket limits before Open Enrollment launches each year,” explains Doug Sills, Chief Executive Officer at Santa Rosa Medical Center. “This will always be the case as insurers enter and exit different markets. But what is consistent, year-to-year, is the value of the Marketplace. Millions of people are able to sign up for insurance who otherwise wouldn’t have access to care, or who would face a financial crisis due to medical bills.”

***Majority of enrollees will receive assistance***

To help make health insurance affordable, the government uses household income to determine who is eligible for financial assistance. This aid might include advanced tax credits to help pay for premiums, or discounts on co-pays and deductibles. As in past years, a majority of enrollees are expected to qualify for some type of financial support in 2017. Individuals who are re-enrolling on the marketplace are encouraged to re-evaluate and compare plans, as the lowest-cost option can change from year to year.

“I think this is where our certified assisters add so much value,” says Sills. “They know how to explain the pros and cons of each option, and they carefully screen each person to make sure any subsidies toward premiums, or any discounts available for deductibles or co-pays, are accessed.”

All health plans on the Marketplace must offer a comprehensive set of benefits, and coverage cannot be denied for individuals with a pre-existing health condition. Some of the health benefits include free preventive care and

wellness services; doctor visits, prescription drugs, hospital and emergency department care, lab services, pediatric services, and mental and behavioral health treatment.

### ***Penalties***

Individuals who are eligible for health insurance who do not purchase coverage not only pay a penalty when filing their tax return, but they also forfeit financial help with healthcare expenses throughout the year. The penalty is either 2.5% of family income or a predetermined flat rate, whichever is higher. The 2016 penalty was \$695 per adult, \$347.50 per child, with a maximum fee of \$2,085; these fees will be adjusted for inflation in 2017.

### ***Medicaid***

Medicaid is a joint federal-and-state program which covers healthcare expenses for individuals within specified income brackets. The certified assisters at Santa Rosa Medical Center can help you determine if you qualify for Medicaid.

### **About Santa Rosa Medical Center**

Santa Rosa Medical Center is a full-service, 129-bed hospital located on Berryhill Road in Milton, Fla. that is quickly and easily reached from all points in Santa Rosa County. Our mission is to provide America's best local healthcare. With 400 associates and volunteers and more than 100 physicians on staff, Santa Rosa Medical Center is well-equipped to meet all of your healthcare needs. For the fifth consecutive year, the hospital has been named a "Top Performer on Key Quality Measures" by The Joint Commission for exemplary performance in pneumonia and surgical care and also received an A-rating for quality by a leading healthcare ratings organization for three years. The physicians of Santa Rosa Medical Group provide family medicine, internal medicine, obstetrics & gynecology, neurology, pulmonology, pediatrics, orthopedics, and general surgery in Milton, Pace and Navarre; a walk-in care clinic is located in Pace. For more information please visit [www.srmcfl.com](http://www.srmcfl.com), call (850) 626-7762 or find us on Facebook at [www.facebook.com/SantaRosaMedicalCenter](http://www.facebook.com/SantaRosaMedicalCenter).

###